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November 27, 2019

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Hon. Alvin K. Hellerstein Daniel Patrick Moynihan United States Courthouse 500 Pearl Street New York, New York 10007

Chambers v. HSBC Bank USA, N.A., Case No. 1:19-cv-10436-AKH Re:

Dear Judge Hellerstein:

We represent defendant HSBC Bank USA, N.A. ("HSBC") in the above-referenced action and write to request an extension of time to respond to the Complaint filed by plaintiff Patrice Chambers ("Plaintiff"). The current deadline for HSBC to respond is December 6, 2019. To provide HSBC with additional time to investigate the allegations in the Complaint and in light of the year-end holidays, HSBC requests a 30-day extension, to and including January 6, 2020, to respond to the Complaint. HSBC has not previously requested any extension and Plaintiff, by and through Plaintiff's counsel, consents to the extension requested herein.

Respectfully submitted,

/s/ Raymond A. Garcia

Raymond A. Garcia

All Counsel (via ECF) cc:

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